

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance  
Services,**

**Petitioner,**

**v**

**Case No. 04-430-L  
Docket No. 2004-1220**

**RBMG, Inc.,**

**Respondent.**

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**For the Petitioner:**

**Laurence S. Wood (P34745)  
Office of Financial & Insurance Services  
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**For the Respondent:**

**RBMG, Inc.  
Attn: Sheri Barnes  
P.O. Box 7126  
Columbia, SC 29202-7126**

**Issued and entered  
this 23rd day of March 2005  
by John R. Schoonmaker  
Special Deputy Commissioner**

**AMENDED FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated January 27, 2005. He recommended that the Commissioner impose a civil fine in the amount of \$1,500. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

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**II**  
**ORDER**

Therefore, it is ORDERED that Respondent shall pay a civil fine in the amount of \$1,500.00 to the State of Michigan no later than May 1, 2005.